



AF/2161

Docket No. 3892-4000

THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Ranzini et al.

Group Art Unit: 2161

Serial No.: 09/501,874

Examiner: P. Elisca

Filed: February 10, 2000

For: SYSTEM AND METHOD FOR SECURE ELECTRONIC FUND TRANSFERS

CERTIFICATE OF MAILING (37 C.F.R. §1.8(a))

Assistant Commissioner for Patents
Washington, DC 20231

Sir:

I hereby certify that the attached:

1. Request for Reconsideration After Final (two (2) sets);
2. Return Receipt Postcard.

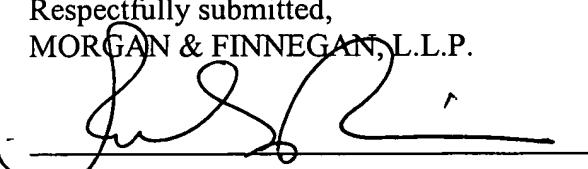
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along with any paper(s) referred to as being attached or enclosed and this Certificate of Mailing are being deposited with the United States Postal Service on date shown below with sufficient postage as first-class mail in an envelope addressed to the: Assistant Commissioner for Patents, Washington, DC 20231.

Respectfully submitted,
MORGAN & FINNEGAN, L.L.P.

By: 

Evelyn Rosario

Dated: December 19, 2001

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In response to the Final Rejection mailed September 19th, 2001 in the above-identified application, Applicant respectfully requests reconsideration in view of the following remarks.

REMARKS

I. Status Of The Claims

Claims 1-187 are pending in this application.

Claims 1-15, 19-27, 55-61, 73-81, 100-112, 121, 122, 126, 128-130, 140-149, 155-159, 162-164, 172-174, 177-179 and 180-182 have been rejected under 35 U.S.C. 102(b) as being anticipated by Bocinsky (U.S. Patent No. 5,371,797).

Claims 16-18, 28-54, 62-72, 82-99, 113-120, 123-125, 127, 131-139, 150-154,